BuddyInsider

September 2026

Welcome to the BuddyIns Professional Community Newsletter. This monthly publication is packed with useful info that can help you better manage your long term care business or just learn more about the sales process. This is our way of sharing updates from our growing long term care planning network. We hope that you find this information beneficial to your practice. - ***Happy September!*** 🍁🍂📬

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## Listen and Learn

### Industry News to Grow Your Business

#### New Group LTCi Agent Guide Now Available

Group LTCi is one of the biggest opportunities in the market right now, but many agents don't know where to begin.

This new resource is designed to give agents a clear, practical on-ramp into group business. It walks through how to find prospects, qualify opportunities, run employer conversations, use the Buddy System tools, and move from first conversation to quote request with more confidence.

This guide helps connect the skills you already have to the group sales process, so you can begin identifying opportunities, asking better questions, and using the right tools at the right time.

You'll get a full walkthrough of:

- Where the best group opportunities tend to come from
- How to open the conversation with employers
- What to bring into an HR meeting
- When to use Product Buddy, Quick Quote, Census Quote, and Quote Request
- How carrier lineup, appointment timing, and commission options work
- What your next step should be once a group shows interest

This has quickly become one of our most requested resources, and it's a great place to start if you want to build confidence in the group LTCi market.

👉 Log in to the Buddy System and download the Group LTCi Agent Guide.

#### Thrivent LTC Resources

Anita Swoboda from Thrivent recently joined our Study Group for a carrier call focused on Thrivent's traditional long-term care insurance solution.

Thrivent's LTC product has been in its current series since 2016 and continues to be a competitive option worth keeping on your radar, especially for advisors looking for traditional LTCi solutions with flexible benefit design, strong care coordination features, and a reimbursement structure clients can understand.

Anita also shared helpful insight into Thrivent's underwriting, claims process, care coordination support, and quoting tools. If you haven't reviewed Thrivent recently, this is a good opportunity to get reacquainted with where the product may fit in your LTC planning conversations.

🗂️ **Thrivent LTC Resources**

- Written Strategy for Extended Care
- Thrivent All-in-One Brochure
- Care Coordination Services Brochure

➡️ Watch Study Group Replay

> 💡 **Get LTC Coverage For Yourself And Extend It To Your Team**
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> As a BuddyIns Community Member, you can secure The Standard's guaranteed issue long-term care with life insurance for yourself and extend this coverage to your employees! This is available to groups as small as three lives. Whether you're protecting your own future or helping small business owners in your network enhance their benefit offerings, this is an exciting solution. Use the calculator link below to see sample premiums, or click here for more details.

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## Buddy System



#### New Tools and Resources Are Live

We've added several new updates inside the Buddy System to help make your group LTC work smoother, faster, and easier to present.

The **Group Census Tool** has been upgraded with new enhancements designed to improve quoting and plan comparison. Updates include demographic reporting, better one-click comparison features, custom benefit amounts, improved Excel exports, and additional flexibility for executive carve-out scenarios.

We've also added a new **Proposal Comparison** tool that allows you to upload carrier proposals and quickly create a side-by-side comparison report. This can help simplify the review process and make it easier to present options clearly to clients.

In addition, new **Marketing, Sales, and Servicing Resources** have been added to the Buddy System, including agent guides, consumer-facing materials, portability guidance, beneficiary change resources, and broker-of-record language.

Log in to the Buddy System to explore the latest updates and see what's new.

**Buddy System Log In**

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## LTCi Community

**ICYMI** *(In Case You Missed It)*

- Cross-Sell Opportunities for LTC Clients
- Trustmark Carrier Call
- Building Your Network and Working with Referral Partners
- Re-Enrollment Success, Strategies, Timing, and Touchpoints
- LTCi Tech and Tools Exhibition

#### Connect and Collaborate

> *"Do you know if One America and Nationwide are the only shared hybrid LTC? Also the max age on both? I think 65 on Nationwide right?"*

Another great question that came through our Facebook group, Ask the Long Term Care Insurance Specialists. Get in on the discussion and expand your knowledge by joining the group and engaging in the conversations.

#### Buddy Study Groups - the Best LTCI Workshops in the Industry

Did you know that people who join our Study Groups on a frequent basis are also smarter, healthier, and happier? Okay, we 've never measured those things but we do know that they are likely more focused on improving their sales process. Join our weekly Study Group calls for Individual sales (Tuesdays) and Group sales (Thursdays). This gives you a chance to hear from top LTCi specialists, carriers, and other members of the community to workshop your cases in a more focused-topic experience. Click the links below to add these calls to your calendar 👇

- Individual Sales Study Group - Every Tuesday 1PM PST
- Group Sales Study Group - Every Thursday 1PM PST

#### 📱 Help Us Help You Stay Connected

We need your help. Spam filters and crowded inboxes mean important updates sometimes slip through the cracks. We want to provide you with communication options, and we need your help testing our new texting process.

Opt in to receive text messages and get only the most important BuddyIns announcements delivered straight to your phone. We promise we won't spam you.

Text **START** to **818-875-5910** to opt in.
Msg & data rates may apply. Reply **STOP** to opt out

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## LTCi Education

#### Upcoming Industry Events

**LIMRA Annual Conference**
**Date:** September 27-29
Learn More

**ITC Vegas 2026** *(BuddyIns Team Attending)*
**Date:** September 29- October 1
Learn More

**IDIS Atlanta** *(BuddyIns Team Attending)*
**Date:** October 12- 14
Learn More

**NAILBA** *(BuddyIns Team Attending)*
**Date:** October 21-24
Learn More

**Protectors | Powered by NAIFA** *(BuddyIns Team Attending)*
**Date:** November 9-11
Register

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## Community Partner

PROTECTORS
Powered by NAIFA

Protectors Vegas brings together professionals across the life, annuity, and protection space for three days of education, conversation, and connection at The Venetian in Las Vegas.

For advisors, this event is a chance to step back from the day-to-day and hear what is happening across the broader protection industry, from distribution and product strategy to technology, innovation, and client engagement. The agenda includes keynotes, panels, workshops, and networking opportunities designed to help professionals stay connected to where the industry is headed.

If you're looking to learn from peers, connect with carriers and solution providers, and bring fresh ideas back into your practice, Protectors Vegas is an event worth having on your radar.

**Register**

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This purpose of this information is to educate financial professionals within the BuddyIns community and is designed for use by licensed financial professionals and not consumers. BuddyIns does not guarantee the accuracy of the information provided. All product information should be verified through the carrier.

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